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EXAMINER'S AMENDMENT

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with David Feigenbaum on November 17, 2009.

The application has been amended as follows:

Claim 1. A method comprising:

~~at a group of financial institutions that are associated with a credit-only transaction system,~~ maintaining, on computer systems, by a group of financial institutions that are associated with a credit only transaction system, computer-implemented financial accounts on behalf of account holders of the financial institutions, each of the financial institutions being a trusted party with respect to account information of the financial accounts of its own account holders each of the financial accounts having account identifiers including a credit-only account identifier that is unique across the group of financial institutions, the relationship between the credit-only account identifier and other account identifiers for a given financial account being accessible only to or by permission of the financial institution that maintains the financial account, and

enabling, through the computer systems, a third party to initiate a ~~credit transaction~~ credit-only transaction directed to one of the financial accounts maintained on behalf of one of the account holders, by presenting the credit-only unique identifier of that account at any of the financial institutions in the group,

enabling the financial institution to which the credit-only ~~unique account~~ account identifier is presented ~~being able,~~ without requiring more information than the credit-only ~~unique account~~ account identifier, to obtain from a corresponding unprotected reference to the financial institution that maintains the related financial account and to route the credit-only transaction towards the financial institution that maintains the related financial account for processing as a credit-only transaction, the credit-only identifier enabling value to be added to the related financial account but not enabling value to be subtracted from the account; the financial institution to which the credit-only account identifier is presented by the third party being not necessarily a trusted party with respect to the account information of the account holder, the financial institution that maintains the related financial account being a trusted party with respect to the account information to protect the financial account of the account holder.

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Claim 10. The method of claim 1 in which the credit-only account identifier includes two or more credit-only account identifiers that are unique across the group of financial institutions.

Claim 12. The method of claim 1 in which the ~~credit transaction~~ credit-only transaction is associated with a commercial transaction.

Claim 13. The method of claim 12 in which the credit-only account identifier is associated with an aspect of the commercial transaction.

Claim 19. A method comprising:

~~a business service~~ receiving, through a computer system by a business service, for processing a ~~credit-only transaction account~~ credit-only account identifier and a proposed credit-only transaction to be effected in a financial account of an account holder that is maintained in a financial institution and with which the credit-only account identifier is related, the relationship between the credit-only account identifier and other account identifiers for a given financial account being accessible only to or by permission of the financial institution that maintains the financial account, and the party business service determining by the business service, using the computer system, from all or a portion of the ~~credit-only transaction account~~ credit-only account identifier, and needing no more than the ~~credit-only transaction account~~ credit-only account identifier ~~to determine~~, that the ~~credit-only transaction account~~ credit-only account identifier relates to a credit-only transaction and is of a type that is recognized and accepted for effecting credit-only transactions by financial institutions belonging to the a group of financial institutions in financial accounts maintained by the financial institutions for their account holders, each of the financial institutions being a trusted party with respect to account information of the financial accounts of its own account holders,

obtaining, by the business service, without requiring more information than the credit-only account identifier, a corresponding unprotected reference to the financial institution that maintains the related financial account, and

routing the credit-only transaction towards the financial institution that maintains the related financial account for processing as a credit-only transaction, the credit-only identifier enabling value to be added to the related financial account but not enabling value to be subtracted from the account, the financial institution toward which the credit-only transaction is routed by the business service being not necessarily a trusted party with respect to the account information of the account holder, the financial institution that maintains the related financial account being a trusted party with respect to the account information to protect the financial a account of the account holder.

Claim 21. A method comprising:

maintaining, by the financial institution by a computer system, a financial account of an account holder,

receiving, by a ~~party business service~~ financial institution at a computer system, receiving for processing, a ~~credit-only transaction account~~ credit-only account identifier and a proposed credit-only transaction; ~~the credit-only transaction~~ to be effected in a financial account of an account holder that is

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~~maintained in a financial institution and with which the credit-only account identifier is related, without direct involvement the business service in a final adding of value to the financial account, the relationship between the credit-only account identifier and other account identifiers for the financial account being accessible only to or by permission of the receiving financial institution, the receiving financial institution being one of a group of financial institutions that are associated with a credit-only transaction system, the group of financial institutions that are maintaining computer-implemented financial accounts on behalf of account holders of the financial institutions, each of the financial institutions being a trusted party with respect to account information of the financial accounts for its own account identifiers of a given financial account being accessible only to or by permission of the financial institution that maintains the financial account, the credit-only transaction identifier being unique to the financial account of the account holder across financial institution that recognize such credit-only transaction identifiers,~~

~~the business service being able to use the unique credit or transaction identifier to determine how to route the credit-only transaction toward the financial institution that maintains the financial account of the account holder, and~~

~~forwarding, by computer, the proposed credit-only transaction toward the financial institution,~~

~~the credit-only transaction account identifier alone being sufficient to have enabled the credit-only transaction to routed through a third party that is not necessarily a trusted party with respect to the account holder, to the receiving financial institution that maintains the related financial account, for processing as credit-only transaction, the credit-only transaction account identifier enabling value to be added to the related financial account but not enabling value to be subtracted from the account, the receiving financial institution to which the credit-only identifier is presented being not necessarily being a trusted party with respect to the account information of the account holder, the financial institution that maintains the related financial account being a trusted party with respect to the account information to protect the financial account of the account holder.~~

Claim 23. Cancelled

Claim 28. The method of claim ~~22~~ 21 in which the credit-only account identifier comprises a string of characters.

Claims 36-139. Cancelled

Claim 140. The method of claim 1, 19, or 21 also including:
distributing, on printed or other optical or other human or computer-readable media,
unprotected associations between the unique credit-only account identifiers of the financial
accounts maintained at financial institutions and information that enable business services to
safely and without data protection, forward credit-only transactions toward the financial
institutions that maintain the financial accounts related to respective unique credit-only account

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~~identifiers, the financial institutions being financial institutions known to accept credit-only account identifiers for effecting credit-only transactions in such financial accounts.~~

Claim 141. The method of claim 1, 9, or 21 in which the group of financial institutions that are associated with the credit-only transaction system includes any other business service that recognizes the credit-only account identifiers.

Claim 142. The method of claim 19 or 21 in which the financial institutions comprise banking institutions.

Claim 143. The method of claim 19 or 21 in which the account holders comprise enterprises.

Claim 144. The method of claim 19 in which the business service comprises a payment processing service.

Claim 145. The method of claim 19 or 21 in which the credit-only account identifier comprises a string of characters.

Claim 146. The method of claim 19 or 21 in which at least one of the identifiers other than the credit-only account identifier is associated uniquely with the account.

Claim 147. The method of claim 19 or 21 in which there is more than one credit-only account identifier, and two or more of the credit-only account identifiers refer to a single credit-only account, each of the credit-only account identifier being unique across the group of financial institutions.

Claim 148. The method of claim 19 or 21 in which at least one of the identifiers other than the credit-only account identifier comprises an account number.

Claim 149. The method of claim 19 or 21 in which the credit transaction is associated with a commercial transaction.

Claim 150. The method of claim 19 or 21 in which the credit identifier is associated with an aspect of the commercial transaction.

Claim 151. The method of claim 19 or 21 in which the aspect of the commercial transaction comprises an identity of a commodity.

Claim 152. The method of claim 151 in which the aspect of the commercial transaction comprises a context of the commercial transaction.

Claim 153. The method of claim 19 or 21 in which the credit-only account identifier is unique only with respect to the context in which the commercial transaction occurs.

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Claim 154. The method of claim 153 in which the context of the commercial transaction comprises a physical location.

Claim 155. The method of claim 153 in which the context of the commercial transaction comprises an identity of a vendor of a commodity.

Claim 156. The method of claim 19 or 21 in which the credit-only account identifier indicates that it is sufficient to enable the-transaction.

Claim 157. The method of claim 19 or 21 in which the account holder comprises a merchant.

Claim 158. The method of claim 157 in which the credit-only transaction is accepted by the merchant.

Claim 159. The method of claim 19 or 21 in which the business service is provided by a financial institution.

2. The following is an examiner's statement of reasons for allowance: Wells (U.S. PG-Pub No. 2003/0110136) teaches using limited use account identifiers that are distinct from the master account in which the master account is set up with an issuer. An intermediary provides the limited use account identifier to the user who in turn provides it to the merchant to effect payment for a purchase. The limited use account identifiers eliminate the need to provide a merchant a physical transaction card. Wells does not teach providing an unprotected reference to the financial institution that maintains the firm's financial account and route the transaction towards that financial institution for processing as a credit-only transaction, while not obtaining private information about the account holder without permission of the financial institution that maintains the financial account.

3. Winig ("Cracking the Code") teaches a payer using a UPIC identifier of a company or an individual to pay into an account of the company or an individual. The UPIC identifier is said to hide "all of the company's or individual's information from the [payer]." In the UPIC system, "a

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utility firm could give its UPIC [identifier] to its consumers, who would then authorize a payment." The payer "would need only to know the UPIC, he or she would never see the firm's account or routing numbers." Winig does not teach the financial institution to which the UPIC is presented could, without requiring more information than the UPIC, obtain a corresponding unprotected reference to the financial institution that maintains the firm's financial account and route the transaction towards that financial institution for processing as a credit-only transaction, while not obtaining private information about the account holder without permission of the financial institution that maintains the financial account.

4. Other pertinent art: . D'Agostino, U.S. PG-Pub No. 2002/0120587 and Card News, "American Express Debut One-Time Use Card Numbers to Cut On-Line Fraud."

5. Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to SAMICA L. NORMAN whose telephone number is (571)270-1371. The examiner can normally be reached on Mon-Thur 6:30a-5p, w/ Fri off.

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7. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

8. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Sln

/Hani M. Kazimi/
Primary Examiner, Art Unit 3691